



# Healthy Aging in Neighborhoods of Diversity across the Life Span

Volume 10, Issue 5

## The Healthy Journey

handls.nih.gov  
877-677-9538

U.S DEPARTMENT OF HEALTH AND HUMAN SERVICES • NATIONAL INSTITUTES OF HEALTH • NATIONAL INSTITUTE ON AGING

### The Affordable Care Act

by Allison Udris M.S. LCPC

The Affordable Care Act (ACA, also known as Obamacare) is a plan designed to help Americans have access to affordable health insurance coverage. The open enrollment period to buy a health plan for 2019 has ended. You can only enroll in a 2019 health plan if you have a life change. Some examples of life changes are losing your healthcare coverage, getting married, or having a baby. You can enroll in Medicaid and the Maryland Children’s Health Program (MCHP) at any time. All 2019 healthcare plans end on December 31, 2019. You must **re-enroll for health insurance coverage** in 2020 during the open enrollment period.

The open enrollment period to buy a health plan for 2020 starts on November 1, 2019 and ends on December 15, 2019. You must sign up for a plan between these dates in order to have health insurance coverage in 2020. Regardless of when you sign up during open enrollment, your health insurance coverage will start on January 1, 2020.

Open enrollment for health coverage opens on November 1 and closes on December 15.

#### Enrolling in Health Insurance Coverage

You can enroll for health insurance through the Maryland Health Connection for 2020 in the following ways:

**Online:** [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov)

**By phone:** 1-855-642-8572

**Mobile app:** Enroll MHC (free and available from the Apple Store or Google Play Store)

**In person:** Meet with a certified navigator at HealthCare Access Maryland who can help you explore plans and enroll in private health insurance or Medicaid. They are located at 1 North Charles Street, Suite 900, Baltimore,

MD 21201 and they are open Monday-Friday 8:30am-4:30pm.

Maryland Health Connection offers value health plans with lower deductibles meant to lower your personal health expenses. A deductible is the amount of money you pay for health care services before your insurance plan begins to pay. The value plans offer deductibles that are hundreds or even thousands of dollars cheaper than last year. Please visit [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov) or call 1-855-642-8572 for more information about enrolling in a value plan.

Before you enroll in a health insurance plan, make sure you have documents that prove birthdates, social security numbers, employer/income information, and citizenship information for each household member applying for coverage.

#### Resources & references

<https://www.marylandhealthconnection.gov/>

<https://www.healthcare.gov/>

### Protect Yourself from the Flu

by Allison Udris M.S. LCPC

The flu (short for influenza) is a respiratory illness caused by a virus. The flu spreads easily from person to person. People who catch the flu have symptoms like cough, sore throat, runny nose, fever, body aches, and fatigue. As people grow older, their immune systems can weaken. This means it is easier for older adults to catch the flu.

## CONTENTS

The Affordable Care Act .....1  
Protect Yourself from the Flu .....1  
Energy Insecurity: A Review .....2  
The Healthy Journey is Online .....3

Flu season lasts from late Fall through the Winter. The Centers for Disease Control (CDC) estimate that 8% of the U.S. population gets sick from flu each year. You can prevent the flu by getting a flu shot, washing your hands often, and by staying away from people who are sick.

There are many benefits to receiving a flu shot. The flu shot prevents costly medical office visits and hospitalizations. People who receive a flu shot can still get sick, but their symptoms are less severe. Getting a flu shot also protects the people around you from getting sick, especially babies, young children, pregnant women, people with chronic diseases, or older adults. The flu shot does not cause the flu. The shot causes antibodies to develop that teach your body how to fight the flu virus.

There are community-based resources for people with health insurance who want a flu shot. Stores such as Giant, Safeway, Target, and CVS provide flu shot clinics. You can contact the store or pharmacist directly for an immunization schedule. You can also contact your primary care physician to receive a flu shot in the medical office. Veterans who are enrolled with the VA Maryland Health Care System can visit a VA walk-in clinic for a free flu shot. People with health insurance can visit <https://vaccinefinder.org/> for a detailed list flu shot locations in their zip code.



If you do not have health insurance, there are some places to go for a free flu shot in the Baltimore community.

The Baltimore City Health Department's Immunization Program offers free flu shots and other immunizations to children and adolescents who qualify in their T.I.K.E. clinics. They also offer a limited supply of adult immunizations for a donation. Call 410-396-4454 or visit <https://health.baltimorecity.gov/node/107> for more information and for an immunization schedule.

On Saturday, October 19th, free flu shots will be offered from 9am-noon at the following locations:

**Drumcastle Government Center** – 6401 York Road, Baltimore, MD 21212

**Dundalk Middle School** – 7400 Dunmanway, Dundalk, MD 21222

**Hereford Middle School** – 712 Corbett Road, Monkton, MD 21111

**Lansdowne Middle School** – 2400 Lansdowne Road, Baltimore, MD 21227

**Middle River Middle School** – 800 Middle River Road, Middle River, MD 21220

**Pikesville Middle School** – 7701 Seven Mile Lane, Pikesville, MD 21208

**Randallstown Community Center** – 3505 Resource Drive, Randallstown, MD 21133

For more information, please visit [www.baltimorecountymd.gov/flushot](http://www.baltimorecountymd.gov/flushot) or call 410-887-BCHD (2243).

On Friday, October 25th, free flu shots will be offered from 9-11am at Pikesville Senior Center - 1301 Reisterstown Rd, Pikesville, MD 21208.

On Wednesday, October 30th, free flu shots will be offered at the Power of Age Expo from 9am-8pm. The expo is located at the Maryland State Fairgrounds – 2200 York Road, Lutherville-Timonium, Maryland 21093; <https://www.powerofageexpo.com/>.

If you have an upcoming HANDLS appointment while you are sick with the flu or another contagious illness, please call HANDLS at 443-250-1403 to reschedule your appointment. Staff will move your appointment to another day when you are feeling better and have the energy to complete the full day of testing. It is our goal to keep all participants healthy and safe during their MRV appointments.

#### Resources & references

<https://www.cdc.gov/flu/about/keyfacts.htm>

#### Energy Insecurity: A Review

by Allison Udris M.S. LCPC

Energy insecurity is the inability to meet basic household energy needs such as cooking, lighting, heating, and cooling. Many people struggle to afford their energy bills, resulting in negative consequences such as shut-

offs, service interruptions, and being exposed to extreme cold or heat.

There are programs to help individuals afford their utility bills. The Maryland Department of Health and Human Services has an Office of Home Energy Programs (OHEP). OHEP's programs include:

**Electric Grants** – Electric Universal Service Program (EUSP)

**Heating Grants** – Maryland Energy Assistance Program (MEAP)

**Prevent Shut-Off with Regular Payments** – Universal Service Protection Program (USPP)

**Past-Due Electric Bills** – Arrearage Retirement Assistance (ARA)

**Past-Due Gas Bills** – Gas Arrearage Retirement Assistance (GARA)

Energy Efficiency for Your Home – DHCD Energy Efficiency Programs, EmPOWER Maryland Low-Income Energy Efficiency Program, Weatherization Assistance Program

You can learn more about each program and specific eligibility requirements by visiting OHEP's webpage at <http://dhr.maryland.gov/office-of-home-energy-programs/>, by calling 1-800-332-6347, or by emailing [OHEP@baltimorecity.gov](mailto:OHEP@baltimorecity.gov). You can apply online, by phone, in-person at your local energy assistance office, or by mailing in a printed application (you can call your local office to have them send you an application in the mail if you do not have access to a computer or printer). The local energy assistance offices in Baltimore City are through the Baltimore City Community Action Partnership (CAP).

**Eastern Cap Center:** 1731 E. Chase Street, 21213; 410-545-0136

**Northern Cap Center:** 5225 York Road, 21212; 410-396-6084

**Northwest Cap Center:** 3939 Reisterstown Road, 21215; 443-984-1384

**Southern Cap Center:** 606 Cherry Hill Road, 21225; 410-545-0900

**Southeast Cap Center:** 3411 Bank Street, 21224; 410-545-6518

## The Healthy Journey is Online

Current and past editions of *The Healthy Journey* are available online by visiting <https://handls.nih.gov/05-Part-04News.htm>. If you do not have internet access and would like a paper copy of a past newsletter issue, please inform HANDLS staff during your MRV visit. A staff member will be happy to print a copy for you during your appointment.

## Mrs Clare Jefferson retires

by Allison Udris, MS, LCPC

### Congratulations, Mrs Clare Jefferson!

HANDLS announces the retirement of Clare Jefferson after 16 years of outstanding service. Mrs Clare performed tests such as the pulse wave, physical performance, TOFLA, EndoPat, ABI, visual acuity, and the Fundus test. She also processed specimens in the lab.

Mrs Clare brought a spirit of optimism, compassion, and dedication to the workplace. She mentioned her feelings about retiring are bittersweet because she is looking forward to her next adventure, but will miss participants and coworkers. To all the HANDLS participants, Mrs Clare wishes you the best. She said, "I will truly miss all of our conversations. Thank you for sharing your hearts with me."

During retirement, Mrs Clare is looking forward to traveling with her husband and spending time with family. The HANDLS staff celebrated Mrs Clare's retirement party at the Hazelwood Inn. HANDLS staff members are grateful to Mrs Clare for all the great memories. We thank her for her contributions to the study and our lives. In the 16 years that Mrs Clare has been with the HANDLS study, she has made an undeniable difference. Here's to her well-deserved retirement! May all the years ahead bring Mrs Clare joy, relaxation, and fulfillment. Mrs Clare, we hope this next chapter of your life is everything you want it to be. Congratulations and best wishes!



*HANDLS*  
*National Institute on Aging*  
*Biomedical Research Center*  
*251 Bayview Blvd*  
*Baltimore MD 21224-2816*



U.S DEPARTMENT OF HEALTH AND HUMAN SERVICES  
NATIONAL INSTITUTES OF HEALTH • NATIONAL INSTITUTE ON AGING

## **Newsletter for the HANDLS community**

The purpose of this study is to learn about changes in health over time. Using our medical research vehicles, we want to study as many people with different backgrounds as we can. We want this study to help us understand healthy aging by examining the influences of different backgrounds on changes in health over time. The information we gather will help improve health and prevent disabilities. Our goal is to gather information to improve health and prevent disabilities for people of all backgrounds, particularly in minority communities and communities with limited resources.

**For information about our study call 877-677-9538 or visit our website <https://handls.nih.gov>.**